



# SUN SAFER LIFE

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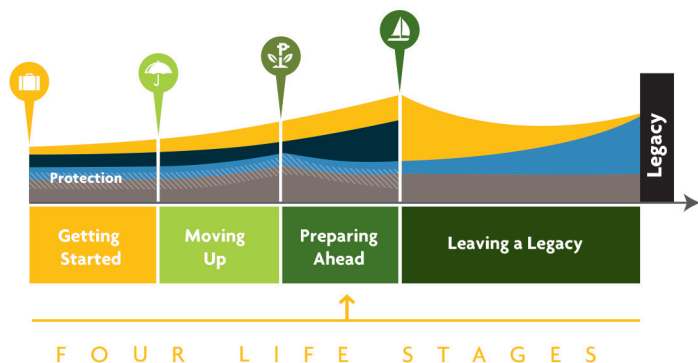
**TERM INSURANCE**

# The **Brighter Life** with Sun Life

You certainly have a picture of what the Brighter Life looks like for you. Financial Planning is a crucial step to help you get there.

When it comes to Financial Planning, your Sun Life financial advisor can help you develop a customized plan and recommend the appropriate product solutions that can give you Money for Life.

## Money for Life™







## NEEDS



**Money for Life** is Sun Life's lifestage and needs-based financial planning approach to ensure that you are prepared for every stage of your life.

These financial needs encompass the concerns that you may encounter over your lifetime.

**SUN Safer Life** is suitable for addressing the following needs:

Life Stage	Financial Needs
 <b>Getting Started</b> Building independence and confidence	 <b>Ensuring</b> future income  <b>Planning</b> for my estate
 <b>Leaving a Legacy</b> Ensuring lasting golden years	

**SUN Safer Life** lets you enjoy these benefits:



### LIFE INSURANCE COVERAGE AT A MINIMAL COST

Enjoy a maximum life insurance coverage equal to twice the face amount, at a cost that is more affordable than most permanent life insurance products.

You may add a supplemental benefit or rider to provide additional protection for contingencies such as accidents and disability.



### LONGER PROTECTION

Your coverage automatically renews every five years without evidence of insurability up to age 75 with premiums adjusted based on the Insured's attained age upon renewal.



### HASSLE-FREE CONVERSION

Opt to convert your coverage to any eligible life or investment-linked insurance product prior to the policy anniversary on or following the insured's age 65. Any additional benefit contained in the original policy may be included in the new policy if premiums are payable for life. Upon conversion, you will enjoy the same protection from the new product while payment terms and other benefits may vary, based on the new product selected.



### FLEXIBLE PAYMENT MODES

Make payment more convenient depending on your goals. You may choose to pay your regular premiums annually, semi-annually or quarterly. Monthly payment through Auto-Debit or Auto-Charge may also be arranged after payment of the initial quarterly premium.

**NOTE:** Benefits indicated above are subject to the specific guidelines set by Sun Life and the actual provisions of the insurance policy contract.



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